

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re
Jeffrey J. Huston
Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 450,000.00		
B - Personal Property	YES	3	\$ 24,489.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES			\$ 861,929.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES			\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES			\$ 1,091,965.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	4			
I - Current Income of Individual Debtor(s)	YES	2			\$ 8,271.12
J - Current Expenditures of Individual Debtors(s)	NO				\$ 8,709.24
TOTAL		12	\$ 474,489.00	\$ 1,953,894.00	

In re Jeffrey J. Huston,
DebtorCase No. _____
(If known)**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Primary Residence - Single Family Home 1531 N Mitchell Canyon Rd, Clayton, CA 94517 - 50% interest	Joint Tenancy with Right of Survivorship	J	\$450,000.00	\$847,602.00
Total ►			\$450,000.00	

(Report also on Summary of Schedules.)

In re Jeffrey J. Huston,

Debtor

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash	C	\$30.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking account First Republic Bank	C	\$80.00
		checking & savings account Travis FCU	C	\$60.00
		checking & savings account Travis FCU	C	\$819.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		household goods, furnishings, appliances, entertainment equipment, computer equipment, etc	C	\$10,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		books, pictures, art work	C	\$2,000.00
6. Wearing apparel.		clothing	H	\$2,000.00
7. Furs and jewelry.		jewelry	H	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		golf clubs, camera equipment, exercise equipment	C	\$500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re Jeffrey J. Huston,Debtor

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		stock - Industrial Commercial Concrete Construction, Inc. - C Corp - 50%	C	\$0.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

In re Jeffrey J. Huston,Debtor

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Outdoor RV 25 ft travel trailer	C	\$8,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

2 continuation sheets attached Total ►
 (Include amounts from any continuation
 sheets attached. Report total also on
 Summary of Schedules.)

\$24,489.00

In re Jeffrey J. Huston,
DebtorCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
single family residence	C.C.P. § 703.140(b)(1)	\$25,075.00	\$450,000.00
cash	C.C.P. § 703.140(b)(5)	\$30.00	\$30.00
checking account First Republic Bank	C.C.P. § 703.140(b)(5)	\$80.00	\$80.00
checking & savings account Travis FCU	C.C.P. § 703.140(b)(5)	\$60.00	\$60.00
checking & savings account Travis FCU	C.C.P. § 703.140(b)(5)	\$819.00	\$819.00
household goods, furnishings, appliances, entertainment equipment, computer equipment, etc	C.C.P. § 703.140(b)(3)	\$10,000.00	\$10,000.00
books, pictures, art work	C.C.P. § 703.140(b)(3)	\$2,000.00	\$2,000.00
clothing	C.C.P. § 703.140(b)(3)	\$2,000.00	\$2,000.00
jewelry	C.C.P. § 703.140(b)(4)	\$1,000.00	\$1,000.00
golf clubs, camera equipment, exercise equipment	C.C.P. § 703.140(b)(3)	\$500.00	\$500.00

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Jeffrey J. Huston
DebtorCase No. _____
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
ACCOUNT NO. 2397 Ally Financial 200 Renaissance Ctr Detroit, MI 48243	X		5/2011 Purchase-Money Security Interest Outdoor RV 25 ft travel trailer VALUE \$ \$8,000.00				\$12,345.00		
ACCOUNT NO. 1964 Americas Servicing Co PO Box 10328 Des Moines, IA 50306	X		2005-04 First Mortgage single family residence VALUE \$ \$450,000.00				\$687,871.00		
ACCOUNT NO. 1998 Wells Fargo Bank NV NA PO Box 31557 Billings, MT 59107	X		2005-07 Nonpossessory, Nonpurchase-Money Security Interest single family residence VALUE \$ \$450,000.00				\$161,713.00		
Subtotal ► (Total of this page)						\$	861,929.00	\$	0.00
Total ► (Use only on last page)						\$	861,929.00	\$	0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re Jeffrey J. Huston,
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
CA Franchise Tax Board BK G-11 PO Box 2952 Sacramento, CA 95812-2952			Notice Only				\$0.00	\$0.00	\$0.00
Account No.									
IRS Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346			Notice Only				\$0.00	\$0.00	\$0.00
Subtotals▶ (Totals of this page)							\$ 0.00	\$ 0.00	\$0.00
Total▶ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$ 0.00		
Totals▶ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								\$ 0.00	\$ 0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule
of Creditors Holding Priority Claims

In re **Jeffrey J. Huston**, Case No. _____

Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>See instructions above.</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2713							
Alamillo Rebar, Inc 325 W Channel Rd Benecia, CA 94510	X		Business Debt				\$426.00
ACCOUNT NO.							
Allied Insurance c/o Wine Country Insurance Services 1631 Lincoln Ave Napa, CA 94558	X		Business Debt				\$5,758.00
ACCOUNT NO. 1073			1986-06				
American Express PO Box 297871 Fort Lauderdale, FL 33329			Credit Card Charges				\$4,532.00
Additional Contacts for American Express (1073):							
American Express American Express Special Research PO Box 981540 El Paso, TX 79998							
Subtotal▶							\$ 10,716.00
Total▶							\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

12 continuation sheets attached

In re Jeffrey J. Huston,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
AT&T PO Box 5025 Carol Stream, IL 60197	X		Business Debt				\$1,500.00
ACCOUNT NO. 6087							
Bay Area Office Systems 124 Santa Cruz Ave Daly City, CA 94014	X		Business Debt				\$1,071.00
ACCOUNT NO. 5618							
Bobcat West 47132 Kato Rd Fremont, CA 94538	X		Business Debt				\$241.00
ACCOUNT NO. 2571							
CA Employment Development Dept PO Box 826880/MIC 4 Sacramento, CA 94280-0001	X		Business Debt				\$32,000.00

Sheet no. 1 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **34,812.00**

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
CA Franchise Tax Board BK G-11 PO Box 2952 Sacramento, CA 95812-2952	X		Business Debt				\$1,622.00
ACCOUNT NO. 1345							
Cee Gee Parking Lot Striping, Inc 1287 Peggy Ave Campbell, CA 95008	X		Business Debt				\$1,000.00
ACCOUNT NO.							
Cement Masons of Northern California 220 Campus Ln Fairfield, CA 94534-1499	X		Business Debt				\$82,668.00
ACCOUNT NO.							
Cemex 5180 Golden Foothill Pkwy, # 200 El Dorado Hills, CA 95762	X		Business Debt				\$10,248.00

Sheet no. 2 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **95,538.00**

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1374							
Concrete Wall Sawing Co, Inc 2501 Grant Ave San Lorenzo, CA 94580-1809	X		Business Debt				\$600.00
Additional Contacts for Concrete Wall Sawing Co, Inc (1374): Concrete Wall Sawing Co, Inc PO Box 2419 San Lorenzo, CA 94577							
ACCOUNT NO.							
Farmers Truck Insurance Exchange c/o Wine Country Insurance Services 1631 Lincoln Ave Napa, CA 94558	X		Business Debt				\$6,367.00
ACCOUNT NO.							
Fast Aggregate Protucts Co 120 SMaple Ave South San Francisco, CA 94080	X		Business Debt				\$15,946.00

Sheet no. 3 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **22,913.00**

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
First Republic Bank 111 Pine St San Francisco, CA 94111	X		Business Debt				\$460,000.00
ACCOUNT NO. 3539							
Granite Rock Co 1321 Lowrie Ave South San Francisco, CA 94080-6403	X		Business Debt				\$699.00
ACCOUNT NO.							
Hawkes & Hastings Accountancy Corp 2700 Ygnacio Valley Rd Walnut Creek, CA 94596	X		Business Debt				\$15,250.00
ACCOUNT NO.							
HCC Surety Group 601 S Figueroa St, # 1600 Los Angeles, CA 90017	X		Business Debt				\$3,396.00

Sheet no. 4 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **479,345.00**

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 66-0 Hertz Equipment Rental 435 S Van Ness Ave San Francisco, CA 94103	X		Business Debt				\$2,231.00
ACCOUNT NO. 6481 Hilti, Inc 180 Pennsylvania Ave San Francisco, CA 94107	X		Business Debt				\$435.00
ACCOUNT NO. Hughes Network Sysetms, LLC PO Box 96874 Chciago, IL 60693	X		Business Debt				\$1,600.00
ACCOUNT NO. 2812 Hyundai Motor Finance 10550 Talbert Av Fountain Valley, CA 92708	X		2013-02-28 AutoLease				\$2,832.00

Sheet no. 5 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **7,098.00**

Total ►

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Additional Contacts for Hyundai Motor Finance (2812):							
Hyundai Motor Finance Attn: Bankruptcy PO Box 20809 Fountain Valley, CA 92728							
ACCOUNT NO. 6747	X		Business Debt				\$2,526.00
Interstate Concrete Pumping, Inc 11180 Allejo Ct French Camp, CA 95231							
ACCOUNT NO. 2571	X		Business Debt				\$140,000.00
IRS PO Box 145566, Stop 8130 CSC Cincinnati, OH 45250-5566							
ACCOUNT NO.	X		Business Debt				\$20,000.00
Karen Boge 2454 Lyle Ct San Leandro, CA 94578-1161							

Sheet no. 6 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ► \$ **162,526.00**

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
KIP PO Box 550599 Jacksonville, FL 32255	X		Business Debt				\$15,000.00
ACCOUNT NO.							
Laborers Trust Funds for N California 220 Campus Ln Fairfield, CA 94534-1499	X		Business Debt				\$8,850.00
ACCOUNT NO. 7831							
Martin M Ron Associates, Inc 859 harrison St San Francisco, CA 94107	X		Business Debt				\$1,710.00
ACCOUNT NO.							
Muller Construction Suply, Inc 1230 Yard Ct San Jose, CA 95133	X		Business Debt				\$4,772.00

Sheet no. 7 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **30,332.00**

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Additional Contacts for Muller Construction Suply, Inc:							
CCB 332 Minnesota St E 1260 St. Paul, MN 55101							
ACCOUNT NO. -011							
Nor-Cal Steel, Inc 325 W channel Rd Benecia, CA 94510	X		Business Debt				\$3,385.00
ACCOUNT NO.							
Northern California Carpenters Funds 265 Hegenberger Rd, # 100 Oakland, CA 94612-1409	X		Business Debt				\$22,715.00
ACCOUNT NO.							
Operating Engineers Trust Funds 1640 S Loop Rd Alameda, CA 94502	X		Business Debt				\$1,219.00

Sheet no. 8 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ► \$ **27,319.00**

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
PG&E Box 997300 Sacramento, CA 95899	X		Business Debt				\$1,200.00
ACCOUNT NO. 0771							
Pitney Bowes, Inc. 71 Park Lane Brisbane, CA 94005	X		Business Debt				\$1,900.00
Additional Contacts for Pitney Bowes, Inc. (0771):							
Pitney Bowes, Inc 1 Elmcroft Rd Stamford, CT 06926							
ACCOUNT NO.							
Premier Access Insurance Co 8890 Cal Center Dr Sacramento, CA 95826			Business Debt				\$697.00

Sheet no. 9 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **3,797.00**

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
PS Business Parks 41778 Christy St Fremont, CA 94538	X		Business Debt				\$155,448.00
ACCOUNT NO. 280G							
R P Coatings, Inc 31185 Hayman St, Unit B Hayward, CA 94544	X		Business Debt				\$8,371.00
ACCOUNT NO. 5665							
Recology Golden Gate Debris Box Service 900-50 &th St San Francisco, CA 94107	X		Business Debt				\$13,810.00
ACCOUNT NO.							
Stephen Jackson 63 Wentworth Ct American Canyon, CA 94503-4245	X		Business Debt				\$21,738.00

Sheet no. 10 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **199,367.00**

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6260	X		Business Debt				\$3,172.00
Testing Engineers, Inc 2811 Teagarden St San Leandro, CA 94577							
ACCOUNT NO. L882	X		2011-04 Auto Lease				\$6,543.00
Toyota Motor Credit 4000 Executive Pkwy San Ramon, CA 94583							
Additional Contacts for Toyota Motor Credit (L882):							
Toyota Motor Credit Toyota Financial Services, PO Box 8026 Cedar Rapids, IA 52408							
ACCOUNT NO.	X		Business Debt				\$4,308.00
US Bank 4663 Clayton Rd Concord, CA 94521							

Sheet no. **11** of **12** continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **14,023.00**

Total ►

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

In re **Jeffrey J. Huston**,
DebtorCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Waste Management 2165 Davis St San Leandro, CA 94577	X		Business Debt				\$0.00
ACCOUNT NO. 0114			1991-04				
Wells Fargo PO Box 14517 Des Moines, IA 50306	X		Credit Card Charges				\$74.00
Additional Contacts for Wells Fargo (0114):							
Wells Fargo Bankruptcy 1 Home Campus X2303-01A Des Moines, IA 50326							
ACCOUNT NO.							
White Cap 200 Jennings St San Francisco, CA 94124	X		Business Debt				\$4,105.00

Sheet no. 12 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **4,179.00**Total ►
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)\$ **1,091,965.00**

In re Jeffrey J. Huston,

Debtor

Case No. _____

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Toyota Motor Credit 4000 Executive Pkwy San Ramon, CA 94583	Description: Auto Lease Nature of Debtor's Interest: Lessee
Hyundai Motor Finance 10550 Talbert Av Fountain Valley, CA 92708	Description: Auto Lease Nature of Debtor's Interest: Lessee

In re Jeffrey J. Huston,Debtor

Case No. _____

(if known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Janine Huston ***Creditor secured codebtor state RMC***	Americas Servicing Co Account No.: 1964 PO Box 10328 Des Moines, IA 50306
Janine Huston ***Creditor secured codebtor state RMC***	Wells Fargo Bank NV NA Account No.: 1998 PO Box 31557 Billings, MT 59107
Janine Huston ***Creditor secured codebtor state RMC***	Ally Financial Account No.: 2397 200 Renaissance Ctr Detroit, MI 48243
Janine Huston ***Creditor unsecured codebtor state RMC***	Hyundai Motor Finance Account No.: 2812 10550 Talbert Av Fountain Valley, CA 92708
Janine Huston ***Creditor unsecured codebtor state RMC***	Toyota Motor Credit Account No.: L882 4000 Executive Pkwy San Ramon, CA 94583
Janine Huston ***Creditor unsecured codebtor state RMC***	Wells Fargo Account No.: 0114 PO Box 14517 Des Moines, IA 50306
Industrial Commercial Concrete Construction, Inc 1531 N. Mitchell Canyon Rd. Clayton, CA 94517	Alamillo Rebar, Inc Account No.: 2713 325 W Channel Rd Benecia, CA 94510
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Bay Area Office Systems Account No.: 6087 124 Santa Cruz Ave Daly City, CA 94014
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Bobcat West Account No.: 5618 47132 Kato Rd Fremont, CA 94538
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Cee Gee Parking Lot Striping, Inc Account No.: 1345 1287 Peggy Ave Campbell, CA 95008
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Cement Masons of Northern California 220 Campus Ln Fairfield, CA 94534-1499
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Concrete Wall Sawing Co, Inc Account No.: 1374 2501 Grant Ave San Lorenzo, CA 94580-1809

In re Jeffrey J. Huston,Debtor

Case No. _____

(if known)

SCHEDULE H – CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Fast Aggregate Protucts Co 120 SMaple Ave South San Francisco, CA 94080
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Granite Rock Co Account No.: 3539 1321 Lowrie Ave South San Francisco, CA 94080-6403
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Hawkes & Hastings Accountancy Corp 2700 Ygnacio Valley Rd Walnut Creek, CA 94596
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Hertz Equipment Rental Account No.: 66-0 435 S Van Ness Ave San Francisco, CA 94103
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Hilti, Inc Account No.: 6481 180 Pennsylvania Ave San Francisco, CA 94107
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Interstate Concrete Pumping, Inc Account No.: 6747 11180 Allejo Ct French Camp, CA 95231
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Laborers Trust Funds for N California 220 Campus Ln Fairfield, CA 94534-1499
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Martin M Ron Associates, Inc Account No.: 7831 859 harrison St San Francisco, CA 94107
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Nor-Cal Steel, Inc Account No.: -011 325 W channel Rd Benecia, CA 94510
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Northern California Carpenters Funds 265 Hegenberger Rd, # 100 Oakland, CA 94612-1409
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Operating Engineers Trust Funds 1640 S Loop Rd Alameda, CA 94502
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	HCC Surety Group 601 S Figueroa St, # 1600 Los Angeles, CA 90017
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	PS Business Parks 41778 Christy St Fremont, CA 94538

In re Jeffrey J. Huston,Debtor

Case No. _____

(if known)

SCHEDULE H – CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Muller Construction Suply, Inc 1230 Yard Ct San Jose, CA 95133
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	R P Coatings, Inc Account No.: 280G 31185 Hayman St, Unit B Hayward, CA 94544
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Recology Golden Gate Debris Box Service Account No.: 5665 900-50 &th St San Francisco, CA 94107
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Testing Engineers, Inc Account No.: 6260 2811 Teagarden St San Leandro, CA 94577
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	US Bank 4663 Clayton Rd Concord, CA 94521
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	White Cap 200 Jennings St San Francisco, CA 94124
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	CA Employment Development Dept Account No.: 2571 PO Box 826880/MIC 4 Sacramento, CA 94280-0001
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	IRS Account No.: 2571 PO Box 145566, Stop 8130 CSC Cincinnati, OH 45250-5566
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Pitney Bowes, Inc. Account No.: 0771 71 Park Lane Brisbane, CA 94005
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Waste Management 2165 Davis St San Leandro, CA 94577
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	CA Franchise Tax Board BK G-11 PO Box 2952 Sacramento, CA 95812-2952
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Cemex 5180 Golden Foothill Pkwy, # 200 El Dorado Hills, CA 95762
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Farmers Truck Insurance Exchange c/o Wine Country Insurance Services 1631 Lincoln Ave Napa, CA 94558

In re Jeffrey J. Huston,Debtor

Case No. _____

(if known)

SCHEDULE H – CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Allied Insurance c/o Wine Country Insurance Services 1631 Lincoln Ave Napa, CA 94558
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	AT&T PO Box 5025 Carol Stream, IL 60197
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Hughes Network Sysetms, LLC PO Box 96874 Chciago, IL 60693
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	KIP PO Box 550599 Jacksonville, FL 32255
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	PG&E Box 997300 Sacramento, CA 95899
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Stephen Jackson 63 Wentworth Ct American Canyon, CA 94503-4245
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	Karen Boge 2454 Lyle Ct San Leandro, CA 94578-1161
Industrial Commercial Concrete Construction, Inc ***Creditor unsecured codebtor state RMC***	First Republic Bank 111 Pine St San Francisco, CA 94111

Debtor 1 Jeffrey J. Huston

First Name	Middle Name	Last Name

Debtor 2 _____

First Name	Middle Name	Last Name

(Spouse, if filing)

United States Bankruptcy Court for: Northern District of California

Case number _____

(If known)

MM / DD / YYYY

12/13

Part 1: Describe Employment

Part 2: Give Details About Monthly Income

\$ 0.00

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here → 4.	\$ 11,166.70	\$ 0.00	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 3,284.58	\$	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$	
5e. Insurance	5e. \$ 0.00	\$	
5f. Domestic support obligations	5f. \$ 0.00	\$	
5g. Union dues	5g. \$ 0.00	\$	
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 3,284.58	\$ 0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 7,882.12	\$ 0.00	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$	\$	
8g. Pension or retirement income	8g. \$ 389.00	\$ 0.00	
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ 0.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 389.00	\$ 0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 8,271.12	+ \$ 0.00	= \$ 8,271.12
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: none			
		11. + \$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies			12. \$ 8,271.12 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No.			
<input checked="" type="checkbox"/> Yes. Explain: I hope to find employment.			

Fill in this information to identify your case:

Debtor 1	Jeffrey J. Huston		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for :	Northern District of California		
Case number			
(If known)			

☐ An amended filing

☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Schedule J: Your Expenses

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Your Household																											
<p>1. Is this a joint case?</p> <p><input checked="" type="checkbox"/> No. Go to line 2.</p> <p><input type="checkbox"/> Yes. Does Debtor 2 live in a separate household?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Debtor 2 must file a separate Schedule J.</p>																												
<p>2. Do you have dependents?</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p><input type="checkbox"/> No</p> <p>Do not list Debtor 1 and Debtor 2.</p> <p>Do not state the dependents' names.</p> </div> <div style="width: 50%;"> <p><input checked="" type="checkbox"/> Yes. Fill out this information for each dependent.....</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Dependent's relationship to Debtor 1 or Debtor 2</th> <th style="width: 15%;">Dependent's age</th> <th style="width: 45%;">Does dependent live with you?</th> </tr> </thead> <tbody> <tr> <td>Mother</td> <td>92</td> <td><input checked="" type="checkbox"/> No</td> </tr> <tr> <td> </td> <td> </td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td> </td> <td> </td> <td><input type="checkbox"/> No</td> </tr> <tr> <td> </td> <td> </td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td> </td> <td> </td> <td><input type="checkbox"/> No</td> </tr> <tr> <td> </td> <td> </td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td> </td> <td> </td> <td><input type="checkbox"/> No</td> </tr> <tr> <td> </td> <td> </td> <td><input type="checkbox"/> Yes</td> </tr> </tbody> </table> </div> </div>		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	Mother	92	<input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes			<input type="checkbox"/> No			<input type="checkbox"/> Yes			<input type="checkbox"/> No			<input type="checkbox"/> Yes			<input type="checkbox"/> No			<input type="checkbox"/> Yes
Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?																										
Mother	92	<input checked="" type="checkbox"/> No																										
		<input type="checkbox"/> Yes																										
		<input type="checkbox"/> No																										
		<input type="checkbox"/> Yes																										
		<input type="checkbox"/> No																										
		<input type="checkbox"/> Yes																										
		<input type="checkbox"/> No																										
		<input type="checkbox"/> Yes																										
<p>3. Do your expenses include expenses of people other than yourself and your dependents?</p> <p><input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Yes</p>																												
Part 2:	Estimate Your Ongoing Monthly Expenses																											

4d.

	Your expenses
5. Additional mortgage payments for your residence , such as home equity loans	5. \$ <u>600.00</u>
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>455.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>200.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>145.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>450.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>100.00</u>
10. Personal care products and services	10. \$ <u>100.00</u>
11. Medical and dental expenses	11. \$ <u>20.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>500.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>100.00</u>
14. Charitable contributions and religious donations	14. \$ <u>125.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>145.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>195.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>546.15</u>
17b. Car payments for Vehicle 2	17b. \$ <u>133.09</u>
17c. Other. Specify: _____	17c. \$ _____
17d. Other. Specify: _____	17d. \$ _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: <u>Support of mother.</u>	19. \$ <u>1,850.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

21. **Other.** Specify: _____

21. **+\$0.00** _____

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$8,709.24** _____

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$8,271.12** _____

23b. Copy your monthly expenses from line 22 above.

23b. **-\$8,709.24** _____

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. **\$-438.12** _____

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re

Case No. _____

Jeffrey J. Huston,
Debtor

Chapter **7** _____

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 8,271.12
Average Expenses (from Schedule J, Line 22)	\$ 8,709.24
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 814.48

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 1,091,965.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,091,965.00

In re **Jeffrey J. Huston**

Debtor

Case No. _____
(if known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **December 20, 2014**Signature: **s/Jeffrey J. Huston****Jeffrey J. Huston** Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re: Jeffrey J. Huston

Debtor

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Debtor:

Current Year (2014):
\$7,731.00

none

Previous Year 1 (2013):
\$0.00

none

Previous Year 2 (2012):
\$0.00

none

Joint Debtor:

N/A

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Debtor:

Current Year (2014):
\$4,279.00

Pension

Previous Year 1 (2013):
\$4,668.00

Pension

Previous Year 2 (2012):
\$4,668.00

Pension

Joint Debtor:
N/A

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None
***IF
Bankruptcy payments to creditors of CO***
a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

IF (Bankruptcy nature of debts consumer TF OR Bankruptcy nature of debts also consumer TF) OR (Bankruptcy jdtr nature of debts consumer TF OR Bankruptcy jdtr nature of debts also consumer TF)

None
☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------	-----------------------------------	--------------------

Debtor:

None
☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None
☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

and a joint petition is not filed.)separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF
PROCEEDING

COURT OR
AGENCY AND
LOCATION

STATUS OR
DISPOSITION

None
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE
OF PROPERTY

5. Repossessions, foreclosures and returns

None
☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION
AND VALUE
OF PROPERTY

6. Assignments and receiverships

None
☒

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None
☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION
AND VALUE
OF PROPERTY

7. Gifts

None
☐

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Debtor: Kingdom of Jehova's Witnesses ***Gift dtr recipient address RTE*** California	None	\$125 1st of each month	Cash Value: \$1,500.00

8. Losses

None
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

9. Payments related to debt counseling or bankruptcy

None
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Debtor: Law Offices of R. Kenneth Bauer 500 Ygnacio Valley Rd, Ste 328 Walnut Creek, CA 94596	03/17/14 12/20/14	\$900.00 \$900.00 cash

10. Other transfers

None
☐

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Debtor: Paul John Pheby and Cha Jin Cho 425 First St, # 3301 San Francisco, CA 94105 Relationship to Debtor: none	8/16/13	condominium Value:

None
☒

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None
☐

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Debtor: Chase Bank ***Account closed dtr institution address RTE*** California	Type of Account: savings account Account Number: 2928 Final Balance: \$0.00	***Account closed dtr sale amount RNU*** Aug 2014
Chase Bank ***Account closed dtr institution address RTE*** California	Type of Account: checking Account Number: 8561 Final Balance: \$15.69	***Account closed dtr sale amount RNU*** Dec 2014
Wells Fargo Bank ***Account closed dtr institution address RTE*** California	Type of Account: savings Account Number: 5983 Final Balance: \$0.00	***Account closed dtr sale amount RNU*** ***Account closed dtr closing date RTE***
Wells Fargo Bank ***Account closed dtr institution address RTE*** California	Type of Account: checking Account Number: ***Account closed dtr number RTE*** Final Balance: \$0.00	***Account closed dtr sale amount RNU*** ***Account closed dtr closing date RTE***

Wells Fargo Bank
 Account closed dtr institution address RTE
 California

Type of Account: savings account
 Account Number: ***Account closed dtr
 number RTE***
 Final Balance: \$0.00

***Account closed
 dtr sale amount
 RNU***
 ***Account closed
 dtr closing date
 RTE***

12. Safe deposit boxes

None
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

14. Property held for another person

None
☐

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Debtor: Delphine Dehm 2 Rolen Ct Clayton, CA 94517	checking account	Bank of America

15. Prior address of debtor

None
☒

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

None
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None
☒

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None
☒

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None
☒

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	--------------------------

18 . Nature, location and name of business

None
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Debtor: Industrial Commercial Concrete, Inc	7585/ 94-3282571	1431 Doolittle Dr San Leandro, CA 94577	concrete construction	Beginning Date: 3/1997 Ending Date: 3/2014

None
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None
☒

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

Debtor:

N/A

None
☒

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

Debtor:
N/A

None
☒

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

Debtor:
N/A

None
☒

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

Debtor:
N/A

20. Inventories

None
☒

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

Debtor:
N/A

None
☒

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	--

Debtor:
N/A

21. Current Partners, Officers, Directors and Shareholders

None
☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

N/A

None
☒

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

N/A

22. Former partners, officers, directors and shareholders

None
☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

N/A

None
☒

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

None
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

N/A

24. Tax Consolidation Group.

None
☒

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER-IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None
☒

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * *

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	<u>December 20, 2014</u>	Signature of Debtor	<u>s/Jeffrey J. Huston</u>
Date	<u></u>	Signature of Joint Debtor (if any)	<u></u>

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re Jeffrey J. Huston
 Debtor

Case No. _____
 Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. *(Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)*

Property No. 1	
Creditor's Name: Americas Servicing Co	Describe Property Securing Debt: single family residence
Property will be <i>(check one)</i> : <div style="display: flex; justify-content: space-around;"> <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained </div>	
If retaining the property, I intend to <i>(check at least one)</i> : <div style="display: flex; justify-content: space-around;"> <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Continue Payments. </div>	
Property is <i>(check one)</i> : <div style="display: flex; justify-content: space-around;"> <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt </div>	

Property No. 2	
Creditor's Name: Wells Fargo Bank NV NA	Describe Property Securing Debt: single family residence
Property will be <i>(check one)</i> : <div style="display: flex; justify-content: space-around;"> <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained </div>	
If retaining the property, I intend to <i>(check at least one)</i> : <div style="display: flex; justify-content: space-around;"> <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Continue Payments. </div>	
Property is <i>(check one)</i> : <div style="display: flex; justify-content: space-around;"> <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt </div>	

Property No. 3		
Creditor's Name: Ally Financial	Describe Property Securing Debt: Outdoor RV 25 ft travel trailer	
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		

PART B – Personal property subject to unexpired leases. *(All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)*

Property No. 1		
Lessor's Name: Toyota Motor Credit	Describe Leased Property: Auto Lease	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

Property No. 2		
Lessor's Name: Hyundai Motor Finance	Describe Leased Property: Auto Lease	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: December 20, 2014 _____

s/Jeffrey J. Huston _____

Signature of Debtor

Signature of Joint Debtor

Check one box only as directed in this form and in Form 22A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A–2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

OFFICIAL FORM B 22A1

12/14

Part 1: Calculate Your Current Monthly Income

- Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions) _____	\$ _____	
Ordinary and necessary operating expenses _____	– \$ _____	
Net monthly income from a business, profession, or farm _____	\$ _____	\$ _____
	Copy here →	
6. Net income from rental and other real property		
Gross receipts (before all deductions) _____	\$ _____	
Ordinary and necessary operating expenses _____	– \$ _____	
Net monthly income from rental or other real property _____	\$ _____	\$ _____
	Copy here →	
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Column A
Debtor 1Column B
Debtor 2 or
non-filing spouse**8. Unemployment compensation**Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \downarrow

For you \$

For your spouse \$

\$

\$

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$

\$

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. \$

\$

\$

10b. \$

\$

\$

10c. Total amounts from separate pages, if any.

+\$

+\$

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$	+	\$	=	\$
Total current monthly income				

Part 2: Determine Whether the Means Test Applies to You**12. Calculate your current monthly income for the year.** Follow these steps:12a. Copy your total current monthly income from line 11 **Copy line 11 here** \rightarrow 12a. \$

Multiply by 12 (the number of months in a year).

 $\times 12$

12b. The result is your annual income for this part of the form.

12b. \$

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household. 13. \$

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.* Go to Part 3 and fill out Form 22A-2.**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X s/ Jeffrey J. Huston

Signature of Debtor 1

Date 12/20/2014

MM / DD / YYYY

X

Signature of Debtor 2

Date

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Jeffrey J. Huston
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of California

Case number _____
(If known)

☐ Check if this is an amended filing

OFFICIAL FORM B 22A1 SUPP

Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/14

File this supplement together with **Chapter 7 Statement of Your Current Monthly Income** (Official Form 22A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 22A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the "Nature of Debts" box on page 1 of the *Voluntary Petition* (Official Form 1).
- ☒ No. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.
- ☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?
- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?
10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.
3. **Are you or have you been a Reservist or member of the National Guard?**
- ☐ No. Complete Form 22A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)
- ☐ No. Complete Form 22A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on _____, which is fewer than 540 days before I file this bankruptcy case.
- ☐ I am performing a homeland defense activity for at least 90 days.
- ☐ I performed a homeland defense activity for at least 90 days, ending on _____, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

United States Bankruptcy Court
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re

Jeffrey J. Huston

Case No. _____

Debtor

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 1,800.00

Prior to the filing of this statement I have received \$ 1,800.00

Balance Due \$ 0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~-----

e. [Other provisions as needed]

Any representation of the debtor in other matters will be billed at \$350 per hour.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtor in any contested matters.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

December 20, 2014

Date

s/R K Bauer

R. Kenneth Bauer

Signature of Attorney

Law Offices of R. Kenneth Bauer

Name of law firm